

**Clermont County**  
**2010 Voluntary Life and AD and D Insurance Rates**

**GUARANTEED ISSUE (GI):** This is the amount of insurance you can obtain without submitting medical information.

**ADDITIONAL COVERAGE:** The employee can apply for additional coverage up to \$250,000 (maximum coverage is 5x annual salary) in employee coverage **and/or up to \$100,000 for their spouse.** An 'Evidence of Insurability' form (EOI) must be submitted for each person applying for coverage over the GI amount. EOI forms can be obtained from your Healthcare Coordinator or by accessing the vendor web site: [www.mutualofomaha.com](http://www.mutualofomaha.com). Coverage over the GI will only become effective when and if approved by Mutual of Omaha.

**Employee Guaranteed Issue: \$110,000**

**Spouse Guaranteed Issue: \$50,000**

The rates shown are based on semi-monthly (2 pays per month / 24 pays per calendar year).

Age	Rate/\$1000	Coverage amounts available for employees and spouses.										Available for employees only		
		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
Less than 35	\$0.08	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00	\$4.40	\$4.80	\$5.20
35 - 39	\$0.12	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60	\$7.20	\$7.80
40 - 44	\$0.18	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00	\$9.90	\$10.80	\$11.70
45 - 49	\$0.26	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00	\$14.30	\$15.60	\$16.90
50 - 54	\$0.40	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00	\$22.00	\$24.00	\$26.00
55 - 59	\$0.64	\$3.20	\$6.40	\$9.60	\$12.80	\$16.00	\$19.20	\$22.40	\$25.60	\$28.80	\$32.00	\$35.20	\$38.40	\$41.60
60 - 64	\$0.90	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	\$45.00	\$49.50	\$54.00	\$58.50
65 - 69	\$1.48	\$7.40	\$14.80	\$22.20	\$29.60	\$37.00	\$44.40	\$51.80	\$59.20	\$66.60	\$74.00	\$81.40	\$88.80	\$96.20
70 - 74	\$2.68	\$13.40	\$26.80	\$40.20	\$53.60	\$67.00	\$80.40	\$93.80	\$107.20	\$120.60	\$134.00	\$147.40	\$160.80	\$174.20
75+	\$5.44	\$27.20	\$54.40	\$81.60	\$108.80	\$136.00	\$163.20	\$190.40	\$217.60	\$244.80	\$272.00	\$299.20	\$326.40	\$353.60

  

Age	Rate/\$1000	Employees only											
		\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000
Less than 35	\$0.08	\$5.60	\$6.00	\$6.40	\$6.80	\$7.20	\$7.60	\$8.00	\$8.40	\$8.80	\$9.20	\$9.60	\$10.00
35 - 39	\$0.12	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00	\$12.60	\$13.20	\$13.80	\$14.40	\$15.00
40 - 44	\$0.18	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00	\$18.90	\$19.80	\$20.70	\$21.60	\$22.50
45 - 49	\$0.26	\$18.20	\$19.50	\$20.80	\$22.10	\$23.40	\$24.70	\$26.00	\$27.30	\$28.60	\$29.90	\$31.20	\$32.50
50 - 54	\$0.40	\$28.00	\$30.00	\$32.00	\$34.00	\$36.00	\$38.00	\$40.00	\$42.00	\$44.00	\$46.00	\$48.00	\$50.00
55 - 59	\$0.64	\$44.80	\$48.00	\$51.20	\$54.40	\$57.60	\$60.80	\$64.00	\$67.20	\$70.40	\$73.60	\$76.80	\$80.00
60 - 64	\$0.90	\$63.00	\$67.50	\$72.00	\$76.50	\$81.00	\$85.50	\$90.00	\$94.50	\$99.00	\$103.50	\$108.00	\$112.50
65 - 69	\$1.48	\$103.60	\$111.00	\$118.40	\$125.80	\$133.20	\$140.60	\$148.00	\$155.40	\$162.80	\$170.20	\$177.60	\$185.00
70 - 74	\$2.68	\$187.60	\$201.00	\$214.40	\$227.80	\$241.20	\$254.60	\$268.00	\$281.40	\$294.80	\$308.20	\$321.60	\$335.00
75+	\$5.44	\$380.80	\$408.00	\$435.20	\$462.40	\$489.60	\$516.80	\$544.00	\$571.20	\$598.40	\$625.60	\$652.80	\$680.00

**NOTE: Life Insurance benefits are reduced by 35% at age 70 & 55% at age 75**

The per pay rate to cover your children is the same no matter how many children are covered

**Children:**

\$5,000	\$10,000	\$15,000	\$20,000
\$0.30	\$0.60	\$0.90	\$1.20